

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
Marsha A Kerr § Case No. 17-37272  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 12/17/2017 . The undersigned trustee was appointed on 12/17/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 5,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	1,295.00
Bank service fees	80.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 3,625.00

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 07/30/2018 and the deadline for filing governmental claims was 07/30/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,250.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,250.00 , for a total compensation of \$ 1,250.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 6.76 , for total expenses of \$ 6.76 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/08/2019 By: /s/Zane L. Zielinski, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No: 17-37272 PSH Judge: Pamela S. Hollis Trustee Name: Zane L. Zielinski, Trustee  
Case Name: Marsha A Kerr Date Filed (f) or Converted (c): 12/17/2017 (f)  
341(a) Meeting Date: 03/20/2018  
For Period Ending: 04/08/2019 Claims Bar Date: 07/30/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2014 Kia Sportage Mileage: 68,000	15,000.00	15,000.00		0.00	FA
2. 2010 Dodge Avenger Mileage: 75,000 Debtor Is Co-Signor For S	4,250.00	8,500.00		0.00	FA
3. Misc. Household Goods And Furniture Of Debtor	1,000.00	0.00		0.00	FA
4. Cell Phone, Tv's, Computer	350.00	0.00		0.00	FA
5. Used Clothing Of Debtor	500.00	0.00		0.00	FA
6. Nu Mark Credit Union Checking	300.00	0.00		0.00	FA
7. Numark Credit Union Savings	5.00	0.00		0.00	FA
8. 401 (K) Through Employer	Unknown	0.00		0.00	FA
9. Pension Through Employer	Unknown	0.00		0.00	FA
10. Security Deposit Held By LI	1,000.00	0.00		0.00	FA
11. Life Insurance Through Employer - No Cash Value	0.00	0.00		0.00	FA
12. Preferential Payment to family members (u)	0.00	3,000.00		3,000.00	FA
13. Preferential Payment to Landlord (u)	0.00	2,000.00		2,000.00	FA
14. 2017 Tax Refund (u)	2,500.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$24,905.00	\$28,500.00	\$5,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee reached an a settlement with the Debtor and is currently accepting payments.

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Initial Projected Date of Final Report (TFR): 01/31/2019

Current Projected Date of Final Report (TFR): 01/31/2019

Exhibit A

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-37272  
Case Name: Marsha A Kerr

Trustee Name: Zane L. Zielinski, Trustee  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX2559  
Checking

Exhibit B

Taxpayer ID No: XX-XXX9953  
For Period Ending: 04/08/2019

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
05/08/18	13	North Water Street, Inc. First Midwest hcek Official Check	Preference Settlement	1241-000	\$1,000.00		\$1,000.00
05/25/18	12	Marsha Kerr 107 Jackson Street Wilmington, IL 60481	Settlement Payment	1241-000	\$500.00		\$1,500.00
06/18/18	13	Tony McGann Cahier's Check from Grundy Bank	Settlement Payment 2 of 2	1241-000	\$1,000.00		\$2,500.00
06/25/18	12	Marsha A. Kerr 107 jackson Street Wilmington, IL 60481	Settlement Funds	1241-000	\$500.00		\$3,000.00
07/09/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,990.00
08/06/18	12	Marsha Kerr		1241-000	\$500.00		\$3,490.00
08/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,480.00
09/05/18	12	Marsha Keer 107 Jackson Street Wilmington, IL 60481	Settlement Funds	1241-000	\$500.00		\$3,980.00
09/10/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,970.00
10/05/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,960.00
10/11/18	12	Marsha A. Kerr 107 Jackson Street Wilmington IL 60481	Settlement Payment 5 OF 6	1241-000	\$500.00		\$4,460.00
10/30/18	12	Marsha Kerr Numark Credit Union 1654 Terry Drive Joliet, IL	Settlement Funds	1241-000	\$1,000.00		\$5,460.00
11/02/18	12	Marsha A. Kerr 107 Jackson Street Wilmington IL 60481	Settlement Payment 5 OF 6 Reversal check returned as NSF	1241-000	(\$500.00)		\$4,960.00

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FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-37272  
Case Name: Marsha A Kerr

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX2559

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit B

Taxpayer ID No: XX-XXX9953  
For Period Ending: 04/08/2019

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$4,950.00
12/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$4,940.00
01/08/19		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$4,930.00
01/17/19		Associated Bank	Bank Fee refund	2600-000		(\$12.00)	\$4,942.00
01/17/19		Associated Bank	BOunced Check Fee	2600-000		\$12.00	\$4,930.00
01/18/19	5001	Law Offices of Zane L. Zielinski, P.C. 6336 North Cicero Avenue; Suite 201 Chicago, Illinois 60646	Trustee attorney's fees	3110-000		\$1,295.00	\$3,635.00
02/07/19		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,625.00

COLUMN TOTALS	\$5,000.00	\$1,375.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$5,000.00	\$1,375.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$5,000.00	\$1,375.00

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX2559 - Checking	\$5,000.00	\$1,375.00	\$3,625.00
	----- \$5,000.00	----- \$1,375.00	----- \$3,625.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$5,000.00		
Total Gross Receipts:	\$5,000.00		

## Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-37272

Date: April 8, 2019

Debtor Name: Marsha A Kerr

Claims Bar Date: 7/30/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$1,250.00	\$1,250.00
100 2200	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$6.76	\$6.76
100 3110	Law Offices of Zane L. Zielinski, P.C. 6336 North Cicero Avenue; Suite 201 Chicago, Illinois 60646	Administrative	Fees Allowed January 18, 2019.	\$0.00	\$1,295.00	\$1,295.00
1 300 7100	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$445.00	\$445.83	\$445.83
2 300 7100	Verizon By American Infosource Lp As Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118	Unsecured		\$1,405.00	\$1,377.21	\$1,377.21
3 300 7100	Midland Funding, Llc Midland Credit Management, Inc. As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090	Unsecured		\$702.00	\$702.06	\$702.06
Case Totals				\$2,552.00	\$5,076.86	\$5,076.86

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)



**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 17-37272

Case Name: Marsha A Kerr

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand \$ 3,625.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 1,250.00	\$ 0.00	\$ 1,250.00
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 6.76	\$ 0.00	\$ 6.76
Attorney for Trustee Fees: Law Offices of Zane L. Zielinski, P.C.	\$ 1,295.00	\$ 1,295.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 1,256.76

Remaining Balance \$ 2,368.24

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 2,525.10 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 93.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital One Bank (Usa), N.A.	\$ 445.83	\$ 0.00	\$ 418.13
2	Verizon	\$ 1,377.21	\$ 0.00	\$ 1,291.66
3	Midland Funding, Llc	\$ 702.06	\$ 0.00	\$ 658.45

Total to be paid to timely general unsecured creditors \$ 2,368.24

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE